

Information to identify the case:

Debtor 1	<u>Joseph Barrios</u>	Social Security number or ITIN	xxx-xx-6504
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-30019-JKS		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Joseph Barrios

12/29/17

By the court: John K. Sherwood
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Joseph Barrios
 Debtor

Case No. 17-30019-JKS
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

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 Total Noticed: 52

Date Rcvd: Dec 29, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 31, 2017.

db +Joseph Barrios, 3 Long Avenue, Mahwah, NJ 07430-1115
 cr +Fay Servicing LLC, FRIEDMAN VARTOLO LLP, 85 Broad Street, New York, NY 10004-2434
 517101341 +A Self Storage Of Little Ferry, Attn: Billing Dept., 50 Bergen Turnpike,
 Little Ferry, NJ 07643-1695
 517101344 +Ashley Forest, Esq., Law Offices of Ashley D. Forest, 800 Boylston Street, 16th Floor,
 Boston, MA 02199-7637
 517101345 +Bergen County Sheriff's Office, Attn: Civil Process Dept., 10 Main Street, 2nd Floor,
 Hackensack, NJ 07601-7071
 517101347 +Brian R. Donnelly, Esq., 913 Route 23, PO Box 275, Pompton Plains, NJ 07444-0275
 517101352 +CCS / First National Bank, Attn: Bankruptcy Dept., 500 E 60th St N,
 Sioux Falls, SD 57104-0478
 517101354 +Court Officer Bruce Piekarsky, Bergen County Superior Court, PO Box 1006,
 Hackensack, NJ 07602-1006
 517101355 +Credence Resource Management, Attn: Bankruptcy Dept., PO Box 2300,
 Southgate, MI 48195-4300
 517101358 +EOS CCA, Attn: Bankruptcy Dept., 700 Longwater Drive, Norwell, MA 02061-1624
 517101360 +Fay Servicing LLC, Attn: Bankruptcy Dept., 901 S. 2nd Street, Suite 201,
 Springfield, IL 62704-7909
 517101359 Fay Servicing LLC, Attn: Bankruptcy Correspondence Dept., PO Box 809441,
 Chicago, IL 60680-9441
 517101361 +First National Credit Card, First National Credit Card / Legacy, Attn: Bankruptcy Dept.,
 PO Box 5097, Sioux Falls, SD 57117-5097
 517101364 +Flavio B. Valdes, C/O Ashley Forest, Esq., Law Offices of Ashley D. Forest, PO Box 990066,
 Boston, MA 02199-0066
 517101365 #+Friedman Vartolo LLP, Attn: Ms. Catherine Aponte, Esq., 950 Third Avenue, 11th Floor,
 New York, NY 10022-2775
 517101366 +GEM Recovery Systems, Attn: Bankruptcy Dept., 1001 McBride Avenue,
 Little Falls, NJ 07424-2534
 517101369 +Greenspan & Greenspan, Attn: Mr. Leon J. Greenspan, 188 East Post Road, Suite 401,
 White Plains, NY 10601-4915
 517101373 +Merchant's Credit Guide Co., Attn: Bankruptcy Dept., 223 W Jackson Blvd, Suite 700,
 Chicago, IL 60606-6914
 517101374 +Mid America Bk / total C, 5109 S Broadband Ln, Sioux Falls, SD 57108-2208
 517101376 +Mr. Leonard Franco, Jr, Esq., Midland Credit Managment, 1037 Raymond Boulevard, Suite 710,
 Newark, NJ 07102-5427
 517101382 +Nissan Motor Acceptance Corp., Attn: Bankruptcy Dept., PO Box 660360,
 Dallas, TX 75266-0360
 517101383 +Nissan Motor Acceptance Corp/Infinity Lt, Attn: Bankruptcy, Po Box 660360,
 Dallas, TX 75266-0360
 517101385 +OSLA / Dept of Education, Attn: Bankruptcy Dept., PO Box 18475,
 Oklahoma City, OK 73154-0475
 517101393 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
 P.O. Box 245, Trenton, NJ 08695-0245)
 517101394 State of New York, Albany County Clerk, Albany County Courthouse, Room 128,
 16 Eagle Street, Albany, NY 12207-1077
 517101397 +Taylor, Bean & Whitake, Attn: Bankruptcy Dept., 1417 N Magnolia Ave, Ocala, FL 34475-9078
 517101399 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 29 2017 22:59:44 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Dec 29 2017 22:59:40 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517101342 +EDI: AMEREXPR.COM Dec 29 2017 22:38:00 American Express, PO Box 297871,
 Fort Lauderdale, FL 33329-7871
 517101343 +EDI: AMEREXPR.COM Dec 29 2017 22:38:00 American Express,
 Attn: Bankruptcy Correspondence Dept., PO Box 981540, El Paso, TX 79998-1540
 517101350 +EDI: CAPITALONE.COM Dec 29 2017 22:38:00 Capital One,
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 517101349 +EDI: CAPITALONE.COM Dec 29 2017 22:38:00 Capital One, Attn: Bankruptcy, Po Box 30253,
 Salt Lake City, UT 84130-0253
 517101353 +E-mail/Text: ering@cbhv.com Dec 29 2017 22:59:35 Collection Bureau Hudson Valley, Inc.,
 Attn: Bankruptcy Dept., PO Box 831, Newburgh, NY 12551-0831
 517101356 +EDI: CCS.COM Dec 29 2017 22:38:00 Credit Collection Services,
 Attn: Billing & Bankruptcy Dept., 725 Canton Street, Norwood, MA 02062-2679
 517101357 +EDI: RCSFNBMARIN.COM Dec 29 2017 22:38:00 Credit One Bank, NA, Attn: Bankruptcy Dept.,
 PO Box 98873, Las Vegas, NV 89193-8873
 517101362 +EDI: AMINFOFP.COM Dec 29 2017 22:38:00 First Premier Bank, Attn: Bankruptcy Dept.,
 601 S Minnesota Avenue, Sioux Falls, SD 57104-4868
 517101367 +EDI: GMACFS.COM Dec 29 2017 22:38:00 GMAC, Po Box 105677, Atlanta, GA 30348-5677

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 52

Date Rcvd: Dec 29, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517101370 EDI: IRS.COM Dec 29 2017 22:38:00 Internal Revenue Service, 11601 Roosevelt Blvd.,
P.O. Box 21126, Philadelphia, PA 19114
517101371 +EDI: CBSKOHLS.COM Dec 29 2017 22:38:00 Kohls/Capital One, Kohls Credit, Po Box 3043,
Milwaukee, WI 53201-3043
517101372 +EDI: DAIMLER.COM Dec 29 2017 22:38:00 Mercedes-Benz Financial, Po Box 685,
Roanole, TX 76262-0685
517101375 +EDI: MID8.COM Dec 29 2017 22:38:00 Midland Credit Management, Inc, Attn. Bankruptcy Dept.,
2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
517101377 +EDI: NAVIENTFKASMSERV.COM Dec 29 2017 22:38:00 Navient,
US Dept. of Education Loan Servicing, PO Box 9635, Wilkes-Barre, PA 18773-9635
517101384 E-mail/Text: bcwrttoff@cablevision.com Dec 29 2017 23:00:55 Optimum, Attn. Billing Dept.,
111 Stewart Ave, Bethpage, NY 11714
517101387 EDI: PRA.COM Dec 29 2017 22:38:00 Portfolio Recovery Associates, LLC,
Attn: Billing & Bankruptcy Dept., 120 Corporate Boulevard, Norfolk, VA 23502-4952
517101389 +E-mail/Text: bkdepartment@rtresolutions.com Dec 29 2017 22:59:58 Real Time Resolutions,
Attn: Bankruptcy Dept., Po Box 36655, Dallas, TX 75235-1655
517101391 EDI: DRIV.COM Dec 29 2017 22:38:00 Santander Consumer USA, Attn. Bankruptcy Dept.,
PO Box 560284, Dallas, TX 75356-0284
517101392 +E-mail/Text: clientservices@sourcerm.com Dec 29 2017 23:00:36
Source Receivables Management, LLC, Attn. Bankruptcy Dept., PO Box 4068,
Greensboro, NC 27404-4068
517101395 +EDI: RMSC.COM Dec 29 2017 22:38:00 Synchrony Bank, Attn: Bankruptcy, Po Box 965060,
Orlando, FL 32896-5060
517101396 +EDI: WTRRNANK.COM Dec 29 2017 22:38:00 Target, C/O Financial & Retail Svcs,
Mailstop BT POB 9475, Minneapolis, MN 55440-9475
517101398 +EDI: VERIZONEAST.COM Dec 29 2017 22:38:00 Verizon,
Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500,
Weldon Springs, MO 63304-2225
517101400 +EDI: WFFC.COM Dec 29 2017 22:38:00 Wells Fargo Dealer Services, Attn: Bankruptcy,
Po Box 19657, Irvine, CA 92623-9657

TOTAL: 25

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517101346* +Bergen County Sheriff's Office, Attn: Civil Process Dept., 10 Main Street, 2nd Floor,
Hackensack, NJ 07601-7071
517101348* +Brian R. Donnelly, Esq., 913 Route 23, PO Box 275, Pompton Plains, NJ 07444-0275
517101351* +Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
517101363* +First Premier Bank, Attn: Bankruptcy Dept., 601 S Minnesota Avenue,
Sioux Falls, SD 57104-4868
517101368* +GMAC, Po Box 105677, Atlanta, GA 30348-5677
517101378* +Navient, US Dept. of Education Loan Servicing, PO Box 9635, Wilkes-Barre, PA 18773-9635
517101379* +Navient, US Dept. of Education Loan Servicing, PO Box 9635, Wilkes-Barre, PA 18773-9635
517101380* +Navient, US Dept. of Education Loan Servicing, PO Box 9635, Wilkes-Barre, PA 18773-9635
517101381* +Navient, US Dept. of Education Loan Servicing, PO Box 9635, Wilkes-Barre, PA 18773-9635
517101386* +OSLA / Dept of Education, Attn: Bankruptcy Dept., PO Box 18475,
Oklahoma City, OK 73154-0475
517101388* +PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
(address filed with court: Portfolio Recovery Associates, LLC,
Attn: Billing & Bankruptcy Dept., 120 Corporate Boulevard, Norfolk, VA 23502-4952)
517101390* +Real Time Resolutions, Attn: Bankruptcy Dept., Po Box 36655, Dallas, TX 75235-1655
TOTALS: 0, * 12, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 31, 2017

Signature: /s/Joseph Speetjens

District/off: 0312-2

User: admin
Form ID: 318

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Total Noticed: 52

Date Rcvd: Dec 29, 2017

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 29, 2017 at the address(es) listed below:

Adam Jason Friedman on behalf of Creditor Fay Servicing LLC bankruptcy@friedmanvartolo.com
Daniel Kohn on behalf of Debtor Joseph Barrios dkohn@rclawgroup.com
Rebecca Ann Solarz on behalf of Creditor CHRISTIANA TRUST, A DIVISION OF WILMINGTON SAVINGS
FUND SOCIETY, FSB AS TRUSTEE FOR GFT MORTGAGE LOAN TRUST, SERIES 2014-1 rsolarz@kmlawgroup.com
Steven P. Kartzman kartztee@optonline.net,
jzapata@msklaw.net;njl6@ecfcbis.com;jloewenstein@msklaw.net
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5